

SPECIAL WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS:

That Wells Fargo Bank, N.A. successor by merger with Wells Fargo Home Mortgage, Inc., acting herein by and through its duly authorized Officers, hereinafter called GRANTOR, for and in consideration of the sum of TEN DOLLARS (\$10.00) and other good and valuable consideration in hand paid by THE SECRETARY OF VETERANS AFFAIRS, hereinafter called GRANTEE, the receipt of which is hereby acknowledged, has granted, bargained, sold and conveyed - and by these presents does grant, bargain, sell and convey - unto the said Grantee, his/its successors and assigns, forever, all that certain parcel of land located in the County of DeSoto, State of Mississippi, to-wit:

Lot 2015, Section 'I' of Southaven West Subdivision in Section 23, Township 1 South, Range 8 West as per plat, thereof recorded in Plat Book 3, Pages 42-43 in the office of the Chancery Clerk of DeSoto County, Mississippi.

Grantor also assigns and transfers to Grantee herein all of Grantor's claims and notes representing the indebtedness heretofore secured by liens on the property hereinabove described.

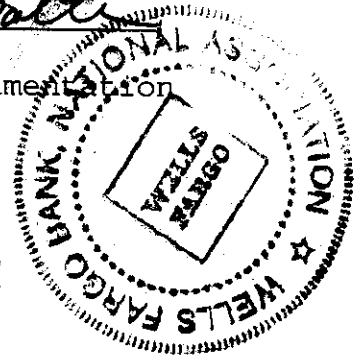
TO HAVE AND TO HOLD the above described property, together with all and singular, the tenements, hereditaments, rights and appurtenances thereto in anywise belonging unto the said Grantee, and his/its successors and assigns, forever. Grantor hereby binds itself and its successors to warrant and forever defend all and singular the said premises unto the same Grantee and his/its successors and assigns against every person whomsoever lawfully claiming, or to claim the same or any part thereof, by, through, or under it, but not otherwise.

IN WITNESS WHEREOF, the said Grantor, on this 21st day of February, 2005, has caused these presents to be executed for and in its name and behalf by its undersigned Officers.

WELLS FARGO BANK, N.A. Successor
by MERGER WITH WELLS FARGO HOME
MORTGAGE, INC.

By: [Signature]
Yolanda Williams
Vice President Loan Documentation

By: [Signature]
Shannon L. Balter
Vice President Loan Documentation



STATE OF South Carolina)

) ss ACKNOWLEDGMENT

COUNTY OF York)

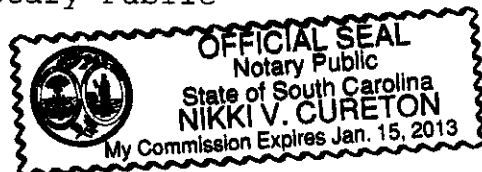
PERSONALLY appeared before me, the undersigned authority in and for the jurisdiction aforesaid, Yolanda Williams and Shannon L. Balter, to me personally well known, who stated that they were the Vice President Loan Documentation and Vice President Loan Documentation respectively, of Wells Fargo Bank, N.A. successor by merger with Wells Fargo Home Mortgage, Inc., a corporation, who acknowledged that for and on behalf of said corporation they signed and delivered the foregoing Special Warranty Deed as the act and deed of said corporation.

WITNESS MY SIGNATURE and seal of office this 21st day of February, 2005.

My Commission Expires:

1-15-2013

[Signature]
Notary Public



GRANTOR'S ADDRESS AND TELEPHONE NUMBER:

Wells Fargo Home Mortgage
3476 Stateview Blvd.
Fort Mill SC 29715
Telephone No. (803) 396-6000

GRANTEE'S ADDRESS AND TELEPHONE NUMBER:

Secretary of Veterans Affairs
P.O. Box 1437
St. Petersburg, Florida 33731-1437
Telephone No. (727) 319-7470

PREPARED BY AND AFTER RECORDING PLEASE RETURN TO:

DYKE, HENRY, GOLDSHOLL & WINZERLING, P.L.C.
415 North McKinley, Suite 555
Little Rock, Arkansas 72205
Telephone No. (501) 661-1000

DHG&W File No. 23066G